

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Annisa Mary Lebeduik
DebtorCase No. 19-15404-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db +Annisa Mary Lebeduik, 1817 East Greenleaf Street, Allentown, PA 18109-2337
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14381130 +Freedom Debt Relief, PO Box 2330, Phoenix, AZ 85002-2330
 14381136 Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
 14381145 +Tiffany Huffman, 1817 East Greenleaf Street, Allentown, PA 18109-2337
 14381146 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Dec 28 2019 07:28:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2019 02:35:32
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 28 2019 02:35:44 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14381123 +E-mail/Text: backoffice@affirm.com Dec 28 2019 02:36:03 Affirm Inc,
 650 California St Fl 12, San Francisco, CA 94108-2716
 14381124 +EDI: CAPITALONE.COM Dec 28 2019 07:28:00 CapitalOne, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14381125 +EDI: WFNNB.COM Dec 28 2019 07:28:00 Comenity Bank/Torrid, Po Box 182789,
 Columbus, OH 43218-2789
 14381126 +EDI: WFNNB.COM Dec 28 2019 07:28:00 Comenitybank/Hottopic, Po Box 182789,
 Columbus, OH 43218-2789
 14381127 +EDI: WFNNB.COM Dec 28 2019 07:28:00 Comenitybk/Fullbeauty, Po Box 182789,
 Columbus, OH 43218-2120
 14381128 +EDI: WFNNB.COM Dec 28 2019 07:28:00 Comenitycb/Boscov, Po Box 182120,
 Columbus, OH 43218-2120
 14381129 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 28 2019 02:39:39 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 14381132 E-mail/Text: bankruptcy@glsllc.com Dec 28 2019 02:33:48 Global Lending Service,
 1200 Brookfield Blvd Ste, Greenville, SC 29607
 14381131 +EDI: PHINGENESIS Dec 28 2019 07:28:00 Gbs/First Electronic B, Po Box 4499,
 Beaverton, OR 97076-4499
 14381133 +EDI: CBSMASON Dec 28 2019 07:28:00 Masseys, 1251 1st Ave, Chippewa Falls, WI 54729-1677
 14381134 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 28 2019 02:39:53 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 14381137 EDI: AGFINANCE.COM Dec 28 2019 07:28:00 OneMain Financial, PO Box 64,
 Evansville, IN 47701-0064
 14381138 EDI: RMSC.COM Dec 28 2019 07:28:00 PayPal Master Card, PO Box 960080,
 Orlando, FL 32896-0080
 14381139 EDI: RMSC.COM Dec 28 2019 07:28:00 Paypal, PO Box 960006, Orlando, FL 32896-0006
 14381140 +EDI: RMSC.COM Dec 28 2019 07:28:00 Syncb/Ppmc, Po Box 965005, Orlando, FL 32896-5005
 14381141 +EDI: RMSC.COM Dec 28 2019 07:28:00 Syncb/Qvc, Po Box 965018, Orlando, FL 32896-5018
 14381142 +EDI: RMSC.COM Dec 28 2019 07:28:00 Syncb/Sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 14381143 +EDI: RMSC.COM Dec 28 2019 07:28:00 Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
 14382054 +EDI: RMSC.COM Dec 28 2019 07:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14381144 +EDI: WTRRNBNK.COM Dec 28 2019 07:28:00 Td Bank Usa/Targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14381135* +Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001

TOTALS: 0, * 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Dec 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
PATRICK J. BEST on behalf of Debtor Annisa Mary Lebeduik patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Annisa Mary Lebeduik**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1564**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-15404-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Annisa Mary Lebeduik

12/26/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.